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[illegible] BUDGET SYSTEM

and

[illegible] Handbook

Edwin G. Hyden

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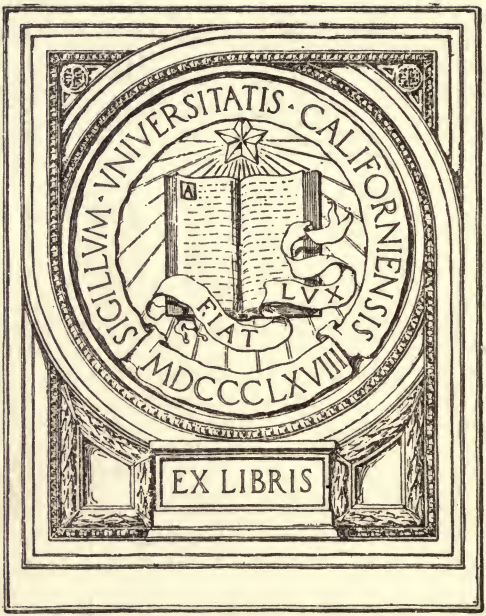
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THE NATIONAL HOME BUDGET SYSTEM
AND
DEPOSITORS' HANDBOOK

BY EDWIN C. HYDEN

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NOTE.

The Author will give $100.00 for each suggestion that is adopted which tends to make this book more useful.

A "Greater Reward" is pictured on page 70 for the ones who use this book.

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EDWIN C. HYDEN
Dayton, Ohio

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MONEY IS POWER

Like the waters of the Great Niagara, American money pours forth in abundance and power. The man who saves a portion of that which he receives will, in a short time, find—that at compound interest its power is increasing with most remarkable rapidity. Its ability to do his work and allow him to begin to think of ease, contentment, harmony and happiness in his latter years of life, soon begins to manifest itself.

Niagara, the mighty giant of power, if properly harnessed is capable of doing the work of thirty million men a day. This development of natural resources and other similar projects, such as irrigation, reclamation, cultivation, only await the necessary accumulation of wealth. If ten million American families would make up their minds to save ten percent of their income for ten years, investing only on the advice of their banker when five hundred or a thousand dollars has been accumulated, their success, and the future success of their children would be assured.

Savings invested, not only works for you day and night with accelerating force, but buys science, invention and engineering, builds homes, highways and industries, and —last but not least, educates your children to take part in this great development.

The problem of SUCCESS and ENJOYMENT of a long life is solved by the man who has grit enough to say—"I will save NOW while I have earning power." Don't envy success—enjoy it. Remember—the failures in life are the ones who intend to save next pay day.

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THE NATIONAL HOME BUDGET SYSTEM AND DEPOSITORS' HANDBOOK.

WHAT IS IT? A system of charts for recording savings and expenditures.

WHAT FOR? To give you a PLANNED PROCEDURE for obtaining happiness, success and prosperity.

HOW? By daily USE a greater joy is experienced in spending less and saving more.

SUCCESS IS YOURS

A PLANNED PROCEDURE assures it, when you definitely and positively decide to "do or die" in order to gain that which it is your right to have. The very first step is to set an objective for yourself—something to work for—because without some aim in life one does not get very far.

He who intelligently plans his spending CAN SAVE and that is the surest and most direct road to any objective, and the **Secret** of **Success.**

You may want to go into business for yourself. You may want your children to go through college. You may want a beautiful, well furnished home—an automobile —and a large bank account. These are all possible to him who makes a well planned start and when peace, confidence and security begin to grow, along with your savings account—from then on the way gets easier.

It has been said that the world owes every one a living; true—but every one owes himself a savings account. Saving is easy when you systemize your expenses. Governments, large business concerns, and successful business men in general find it profitable to use the Budget System of Expenditures, so why not use it in the Home?

The use of the National Home Budget System will simplify the making out of your income tax report. Merely by glancing through your records and noting the many items (such as gifts, etc.), which may be

deducted, hours of hitherto hard and conscientious study will be eliminated.

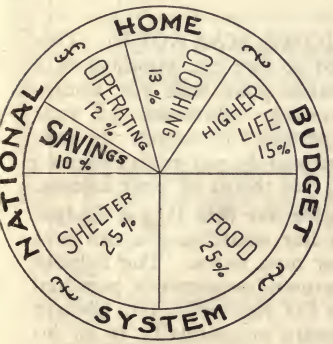
The National Home Budget System teaches you how to be successful and will do away with periods of being hard up or going through the humiliating experience of borrowing from your friends, or still worse, borrowing at extortionate rates of interest.

The following charts, if strictly adhered to, will make you happy and all worry as to how you can meet your expenses will be eliminated. When your bills come due you will have the money ready to pay them.

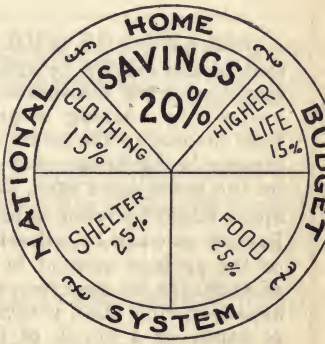
The first thing to do is to open a savings account at some reliable bank.

Apportion your income to a definite percentage as shown in the chart below.

MARRIED



SINGLE



Single people, as shown by the chart above, especially sons and daughters working and living at home, should be required to contribute to the general family income 50% of all they earn, saving 20% in their own name and having a balance of 30% to be equally divided between clothes and amusements. This discipline will prove most advantageous to these young folks, for so many boys and girls are allowed to spend practically all they

earn prior to marriage—then when the time comes for them to maintain a home of their own, it is extremely difficult for them to curb their desire to spend money for unessentials. Most every one knows how to earn money, but the important thing is—how to spend wisely.

Save—Spend—Enjoy life and be happy, but be sure to follow this system, until you learn how to spend.

It has been stated by expert economists that if 75% of the world saved 10% of their income, no one would ever know what "Hard times" meant.

The use of this system of charts, along with a combination journal and ledger contained herein, will enable you to keep an accurate account of your home expenditures; stop the leaks, and put your home on a firm foundation. It's good business—try it.

SALARY FOR THE HOME MANAGER: This system can readily be applied so you can employ, on a commission or allowance basis, your wife (or housekeeper) by making a percentage allowance of your total income to the home expenses. Example: If your income be $3600 per year and you do not wish to spend on the home more than, say, two thirds of your income, allow $2400 for your wife; give her this Home Budget System to work by, allowing her whatever she can save or the savings account in her own name. The balance of $1200 can be used for your own investments, personal expenses, club dues, presents for your wife, etc. (A box of candy or a bunch of flowers occasionally is an investment that will pay dividends of happiness.)

The Model Daily Expense Record on page 12 is self-explanatory. **On pages 22-23 will be found the first month's Daily Income and Expense Record Chart. Twelve of these charts alternating with Obligations to Meet Charts form a journal with which you may keep daily records of expenditures for one year.**

INCOME SCHEDULE CHART

Yearly Salary	Mon. Salary	Approx. Weekly	Savings	Food	Shelter	Clothing	Operating	Higher Life
			10%	25%	25%	13%	12%	15%
$ 720	$ 60	$ 14	$ 6.00	$ 15.00	$ 15.00	$ 7.80	$ 7.20	$ 9.00
960	80	18	8.00	20.00	20.00	10.40	9.60	12.00
1200	100	23	10.00	25.00	25.00	13.00	12.00	15.00
1440	120	27	12.00	30.00	30.00	15.60	14.40	18.00
1680	140	32	14.00	35.00	35.00	18.20	16.80	21.00
1920	160	36	16.00	40.00	40.00	20.80	19.20	24.00
2160	180	41	18.00	45.00	45.00	23.40	21.60	27.00
2400	200	46	20.00	50.00	50.00	26.00	24.00	30.00
2640	220	50	22.00	55.00	55.00	28.60	26.40	33.00
2880	240	55	24.00	60.00	60.00	31.20	28.80	36.00
3120	260	60	26.00	65.00	65.00	33.80	31.20	39.00
3360	280	65	28.00	70.00	70.00	36.40	33.60	42.00
3600	300	70	30.00	75.00	75.00	39.00	36.00	45.00
3840	320	73	32.00	80.00	80.00	41.60	38.40	48.00
4080	340	78	34.00	85.00	85.00	44.20	40.80	51.00
4320	360	82	36.00	90.00	90.00	46.80	43.20	54.00
4560	380	87	38.00	95.00	95.00	49.40	45.60	57.00
4800	400	92	40.00	100.00	100.00	52.00	48.00	60.00
5040	420	97	42.00	105.00	105.00	54.60	50.40	63.00
5280	440	102	44.00	110.00	110.00	57.20	52.80	66.00
5400	450	104	45.00	112.50	112.50	58.50	54.00	67.50
5640	470	108	47.00	117.50	117.50	61.10	56.40	70.50
6000	500	115	50.00	125.00	125.00	65.00	60.00	75.00
6480	540	125	54.00	135.00	135.00	70.20	64.80	81.00

DISTRIBUTION CHART

Savings 10%	Food 25%	Shelter 25%	Clothing 13%	Operating 12%	Higher Life 15%
Savings Account	Groceries	Rent	Suits	Help	Church
	Meats	Payments on home	Dresses	Laundry	Charity
	Fish	Taxes	Hats	Light	Clubs
Investments	Vegetables	Insurance	Shoes	Telephone	Lodges
Stocks	Milk	(House and Fire)	Shirts	Furniture	Books
Bonds	Butter	Upkeep	Underwear	Furnishings	Magazines
Real Estate	Eggs	Carfare	Accessories	Utensils	Newspapers
Insurance	Ice	Fuel	Cleaning	Soap	Education
(Endowment)	Lunches		Repairing	Repairs	Doctor
				Replacements	Dentist
					Tuition
					Art
					Music
					Gifts
					Hobbies
					Autos
					Amusements
					Candy
					Extra food
					Vacation

Note:—Statistics prove these percentages to be approximately correct for successful Home Management. If deviations seem necessary to meet particular personal requirements, certain items in column six should be done without to make up deficiencies in other columns.

EXPLANATION

APPORTIONMENT.

(1) Your income, salary or wage should be divided into six portions of such percentage as is indicated by Circular Chart on Page 5, and distributed over such expenses as you may have that are shown in Distribution Chart on Page 8. It is not likely that any one family will have all the expenses listed in this Chart. The main point is to adhere as closely as possible to the percentage shown, especially the savings. The percentage for shelter (that is rent or home payments) may vary somewhat, as for instance, if you are buying a home you may cut down on your luxuries or some of the so-called necessities of the higher life percentage and contribute this amount to your home.

EXTRA INCOME

(2) It is also quite possible that you may have additional income at irregular times, such as extra work, overtime, interest, dividends on investments or a bonus. If you are living in accord with your Budget made up from your regular income you can and (to gain your great ambition) should add this total extra income to your savings account.

RECORD CHARTS.

(3) The Model Daily Expense Record Chart on page 12 is self-explanatory. It shows how convenient and easy a complete daily record of expenditures may be kept. The Model Recapitulation Chart on Page 13 shows the monthly receipts, disbursements and balances for one year. The ledger consists of one of these Charts together with a monthly Segregation Chart which will be found on Pages 14-15-16.

FAT AND LEAN PERIODS.

(4) This gives you a book which will enable you to keep an accurate account of your home expenses for one year. It will be noticed in the Recapitulation Chart that the balance in the checking account grows, up to certain periods, when possibly new clothes, the winter's coal supply, or a vacation is needed, then the fund which has been growing is used for this purpose.

UTILITY AND PURPOSE.

(5) The purpose of this Home Budget System is to make it easier for Home-Makers to save, and still have all the joys to which their income entitles them. The family, using this system for a short time, will see it is easy to save and still have sufficient funds for all necessities and the little luxuries that make life worth living. STICK TO THE PERCENTAGES—don't eat too much; Don't pay too much rent; Let the home manager use this System and make the home harmonious.

VALUE.

(6) In the model records on pages 11-12-13 are shown the method of keeping daily and monthly accounts; the scrip showing the place to enter your daily, monthly and yearly expenditures, income, balances, savings, etc. Most of the entries are made at the end of the month, when bills are generally paid. The cash or checking balance will vary with different seasons, etc.—the 4th month new spring clothes were needed; in August, a vacation was taken; in September no gain was made because of the purchase of the winter's supply of coal; in November and December the surplus was used for Christmas giving, etc. At no time was any difficulty experienced in making the Savings Deposits. All necessities were provided and $240.00 saved in one year.

OBLIGATIONS TO MEET.

(7) Obligations to Meet Charts (model on page 11) will enable you to take care of your obligations which you know will become due some time in the future, even though it be six months or a year in advance, such as—insurance, taxes, water rent, notes, mortgages, etc.

A MAN'S BOOK.

(8) Every man will find this book an indispensable pocket companion, an index to his whole financial movements, systematically arranged for the whole year. What man does not want to keep tab on the upkeep of his auto, gas, oil, tires, etc.? See chart on page 61.

INVENTORY OF WORTH

(9) On pages 19-20 will be found charts for making an inventory of your worth today. On pages 56-57 will be found similar charts for determining your worth one year from today. A year's use of this book will convince you of its value. If it has not been worth many times the price paid, your money will be cheerfully refunded.

(Model) **OBLIGATIONS TO MEET** Month of FEB. 1922.

FIRM OR PURPOSE	Amount Due	Date Due	Amount Paid	Balance Due	Date Due
Your Savings Bank	10 00	5 TH	10 00		
INSURANCE	183 50	12 TH	100 00	83 50	4-12-22
Your Savings Bank					
TAXES	48 00	15 TH	48 00		
Your Savings Bank	10 00	20 TH	10 00		
NOTE	103 50	25 TH	53 50	50 00	5-25-22
Your Savings Bank					
TOTALS	355 00		221 50	133 50	

Based on a $200 a Month Income for Illustration

MODEL RECORD

To Show Methods of Using

Daily Income and Expense Record for Month of January 1922

	INCOME																Daily Total Expenses
	Save First 10% *		Then Spend 90% †		Food		Shelter		Clothing		Operating		Higher Life				
1.	20	–	180	–	1	10			2	–				25			3 35
2.						80							1	50			2 30
3.						60	5	–			3	–		25			8 85
4.						80			1	–				50			2 30
5.																	
29						75			15	–			1	30			17 05
30						55					4	–		75			5 30
31					36	50	45	–					1	25			82 75
	20	–			49	60	50	–	21	–	11	–	20	–			151 60
	Save 10% +		Monthly Budget		Food 25%		Shelter 25%		Clothing 13%		Operating 12%		Higher Life 15%				
	28.40				50	–	50	–	26	–	24	–	30	–			+ 48.40
	Total Savings		+ Saved or – Exceeded														
	48.40				+ .40				+ 5	–	+ 13	–	+ 10	–			200 –

BANK THIS.

*and **all extra income** such as Interest, Dividends, Commissions, Overtime, etc.
†of regular income only.

(Model)

MONTHLY RECAPITULATION

	RECEIPTS			DISBURSEMENTS			
Month	Balance Br't Forw'd	Income for Month	Total Cash	Total Expenses	Deposited in Savings Bank	Balance	REMARKS
1st		200.00	200.00	151.60	20.00	28.40	
2nd	28.40	200.00	228.40	170.00	20.00	38.40	
3rd	38.40	200.00	238.40	150.40	20.00	68.00	
4th	68.00	200.00	268.00	180.00	20.00	68.00	NEW CLOTHES
5th	68.00	200.00	268.00	160.00	20.00	88.00	
6th	88.00	200.00	288.00	175.00	20.00	93.00	
7th	93.00	200.00	293.00	140.00	20.00	133.00	
8th	133.00	200.00	333.00	185.00	20.00	128.00	PREPARE FOR VACATION
9th	128.00	200.00	328.00	300.00	20.00	8.00	VACATION.
10th	8.00	200.00	208.00	180.00	20.00	8.00	COAL
11th	8.00	200.00	208.00	140.00	20.00	48.00	
12th	48.00	200.00	248.00	220.00	20.00	8.00	CHRISTMAS.
		Yrs. Income		Years Exp.	Saved		

MONTHLY SEGREGATION CHART

Month of												
Rent												
Church												
Electric												
Gas												
Fuel												
Carfare												
Groceries												
Milk												
Ice												
Clothing												
Furniture												
Laundry												
Telephone												
Insurance												
Toilet Articles												

Savings													
Doctor													
Education													
Automobile													
Clubs													
Cleaner													
Newspaper													
Magazines													
Amusements													
TOTALS													

RECEIPTS				DISBURSEMENTS			
Month	Balance Br't Forw'd	Income for Month	Total Cash	Total Expenses	Deposited in Savings Bank	Balance	REMARKS
1st							
2nd							
3rd							
4th							
5th							
6th							
7th							
8th							
9th							
10th							
11th							
12th							
		Yrs. Income		Years Exp.	Saved		
GRAND TOTAL							

At the end of each month use pages 14, 15 and 16

Calendar 1923

JANUARY						
S	M	T	W	T	F	S
..	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	..	..	..
..	..	..	..	..	..	..

FEBRUARY						
S	M	T	W	T	F	S
..	..	..	..	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	..	..	..
..	..	..	..	..	..	..

MARCH						
S	M	T	W	T	F	S
..	..	..	..	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
..	..	..	..	..	..	..

APRIL						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	..	..	..	..	..
..	..	..	..	..	..	..

MAY						
S	M	T	W	T	F	S
..	..	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	..	..
..	..	..	..	..	..	..

JUNE						
S	M	T	W	T	F	S
..	..	..	..	..	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
..	..	..	..	..	..	..

JULY						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	..	..	..	..
..	..	..	..	..	..	..

AUGUST						
S	M	T	W	T	F	S
..	..	..	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	..
..	..	..	..	..	..	..

SEPTEMBER						
S	M	T	W	T	F	S
..	..	..	..	..	..	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	..	..	..	..	..	..

OCTOBER						
S	M	T	W	T	F	S
..	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	..	..	..
..	..	..	..	..	..	..

NOVEMBER						
S	M	T	W	T	F	S
..	..	..	..	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	..
..	..	..	..	..	..	..

DECEMBER						
S	M	T	W	T	F	S
..	..	..	..	..	..	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	..	..	..	..	..

The next page is where you start—THE Best START YOU CAN MAKE IS TO FIRST Deposit 10% of Your Income in YOUR SAVINGS Bank.

OBLIGATIONS TO MEET Month of.....192....

FIRM OR PURPOSE	Amount Due	Date Due	Amount Paid	Balance Due	Date Due
Your Savings Bank.....					
.....					
.....					
Your Savings Bank.....					
.....					
.....					
Your Savings Bank.....					
.....					
.....					
Your Savings Bank.....					
.....					
.....					
TOTALS.....					

ITEMIZED HOUSEHOLD INVENTORY

	Value			Value	
Furniture			Linen		
Clothes					
			China—Kitchen		

INVENTORY AND BALANCE SHEET SHOWING WHAT I AM WORTH TODAY.

Date.....192...

CREDIT: My Property consists of			My Obligations are: DEBIT		
Cash on Hand			Bills Due		
Cash in Bank					
Real Estate					
			Mortgage		
			Bldg. Loan		
Furniture			Other Loans		
Fixtures					
Auto-Boat			Interest Due		
Stocks—Bonds					
Total			Total		
Deduct Debit Amt.					
I AM WORTH					

How much will I be worth a year from now?

Systematic Saving (deposit weekly) will increase your "Worth." Next year's inventory will show progress.

OBLIGATIONS TO MEET Month of.....192....

FIRM OR PURPOSE	Amount Due	Date Due	Amount Paid	Balance Due	Date Due
Your Savings Bank.....					
Your Savings Bank.....					
Your Savings Bank.....					
Your Savings Bank.....					
TOTALS.....					

Daily Income and Expense Record for Month of ....192..

	INCOME				Food		Shelter		Clothing		Operating		Higher Life		Daily Total Expenses	
	Save First 10% *		Then Spend 90% †													
1.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
7.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
9.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
10	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
11	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
12	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
13	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
14	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
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BANK THIS.

*and **all extra income** such as Interest, Dividends, Commissions, Overtime, etc.
†of regular income only.

Daily Income and Expense Record for Month of ....192..

	INCOME		Food	Shelter	Clothing	Operating	Higher Life	Daily Total Expenses
	Save First 10% *	Then Spend 90% †						
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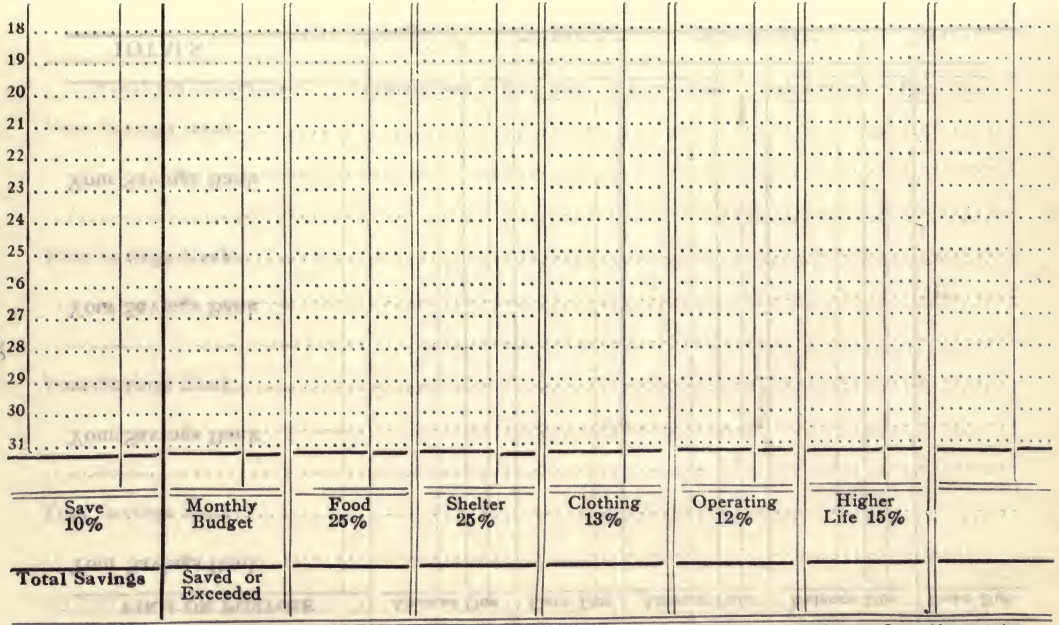

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OBLIGATIONS TO MEET Month of.....192....

FIRM OR PURPOSE	Amount Due	Date Due	Amount Paid	Balance Due	Date Due
Your Savings Bank.....					
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TOTALS.....					

OBLIGATIONS TO MEET Month of.....192....

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Daily Income and Expense Record for Month of 192

	INCOME				Food		Shelter		Clothing		Operating		Higher Life		Daily Total Expenses	
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Save 10%		Monthly Budget		Food 25%	Shelter 25%	Clothing 13%	Operating 12%	Higher Life 15%
Total Savings		Saved or Exceeded						

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Daily Income and Expense Record for Month of ..... 192..

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TOTALS.....					

OBLIGATIONS TO MEET

Month of.....192....

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Daily Income and Expense Record for Month of ..... 192..

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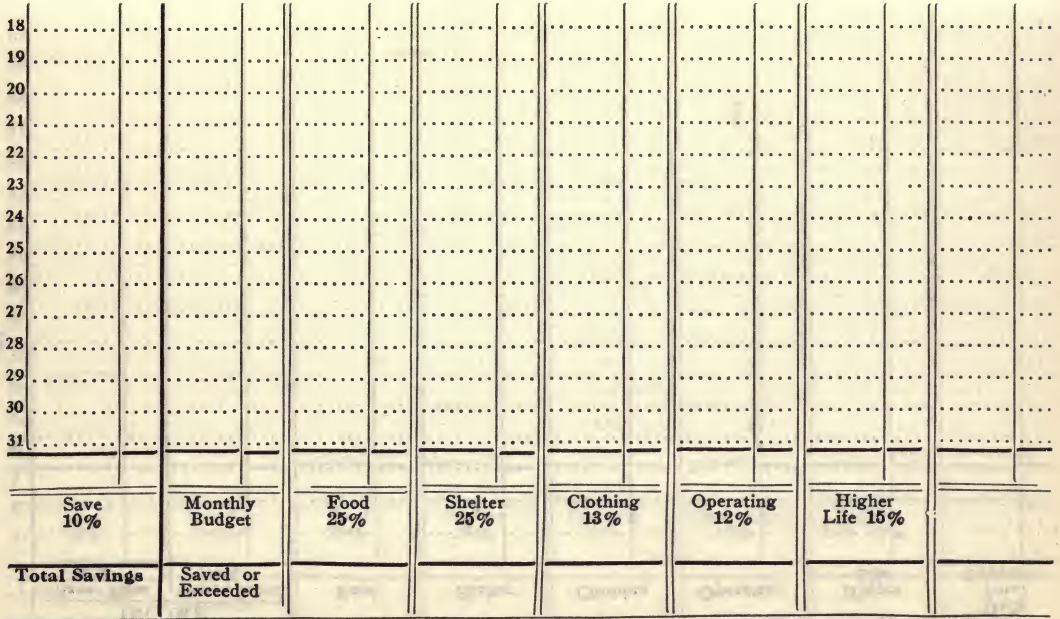

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Daily Income and Expense Record for Month of 192

	INCOME				Food		Shelter		Clothing		Operating		Higher Life		Daily Total Expenses	
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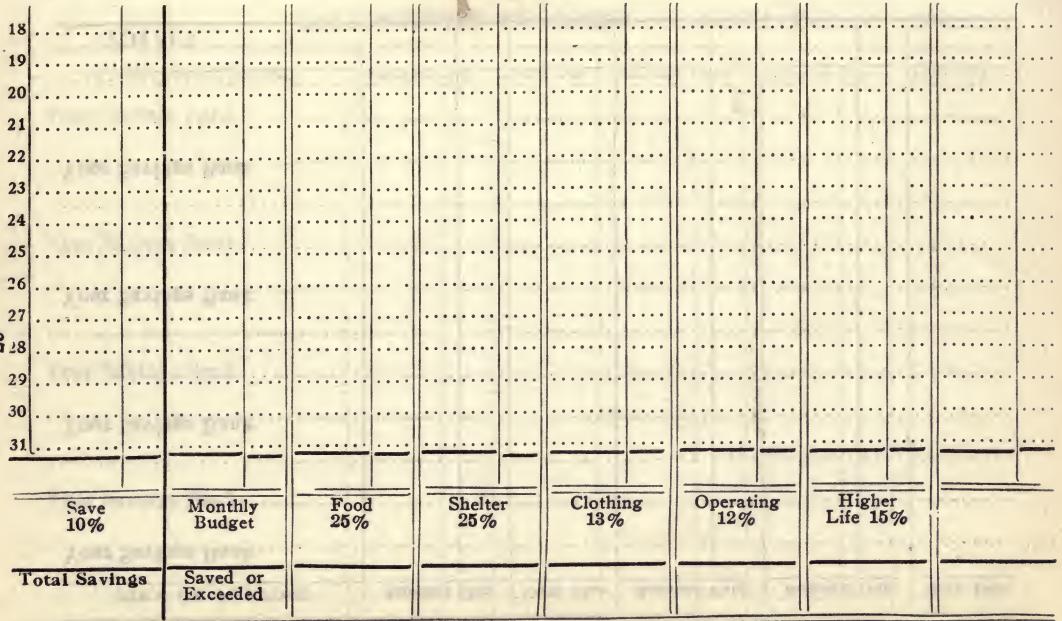

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OBLIGATIONS TO MEET Month of.....192....

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Daily Income and Expense Record for Month of 192

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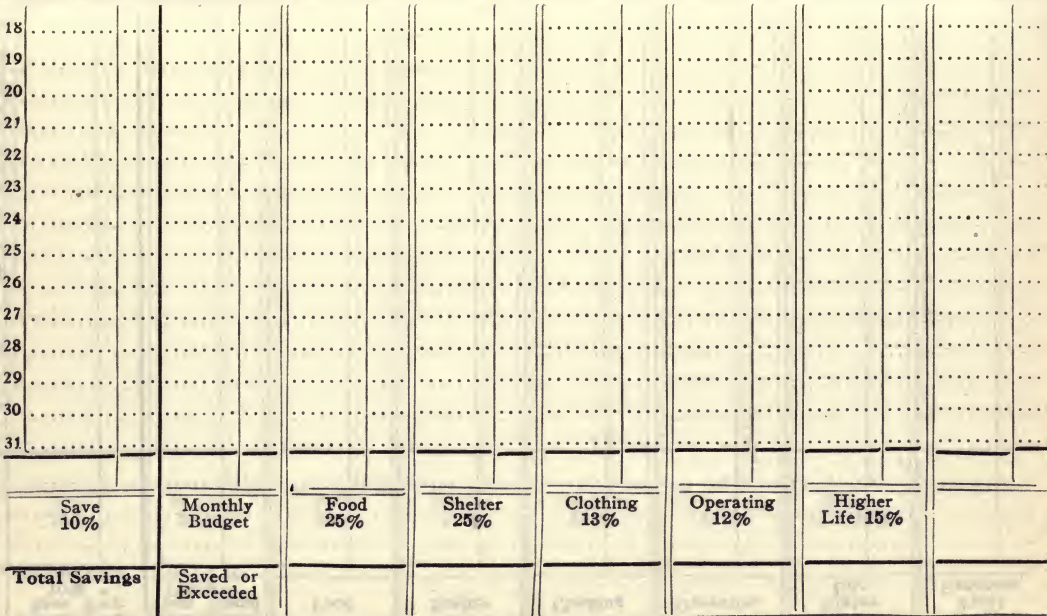

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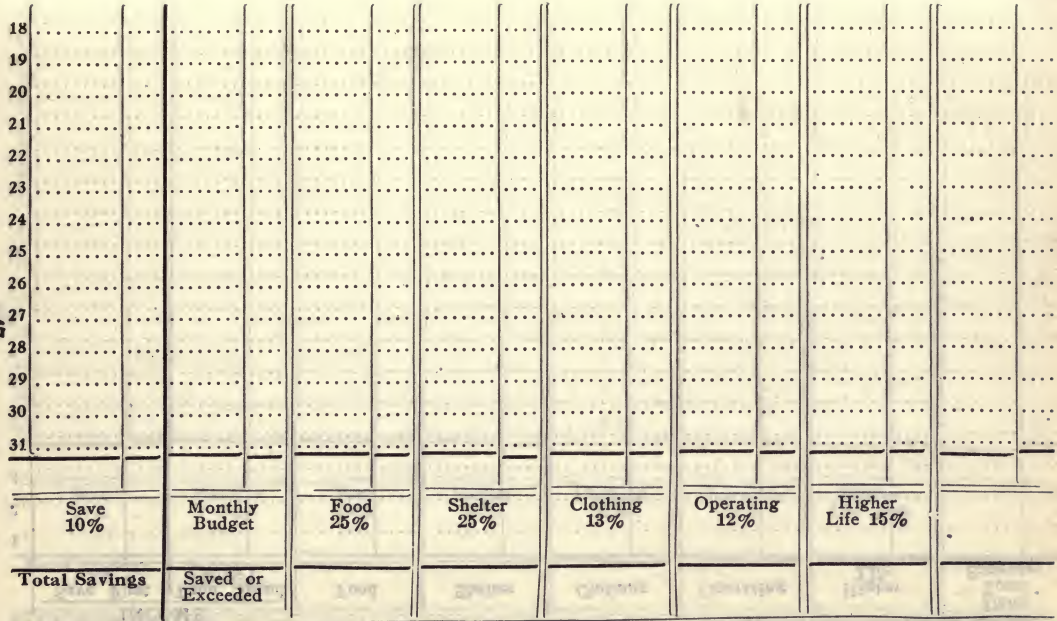

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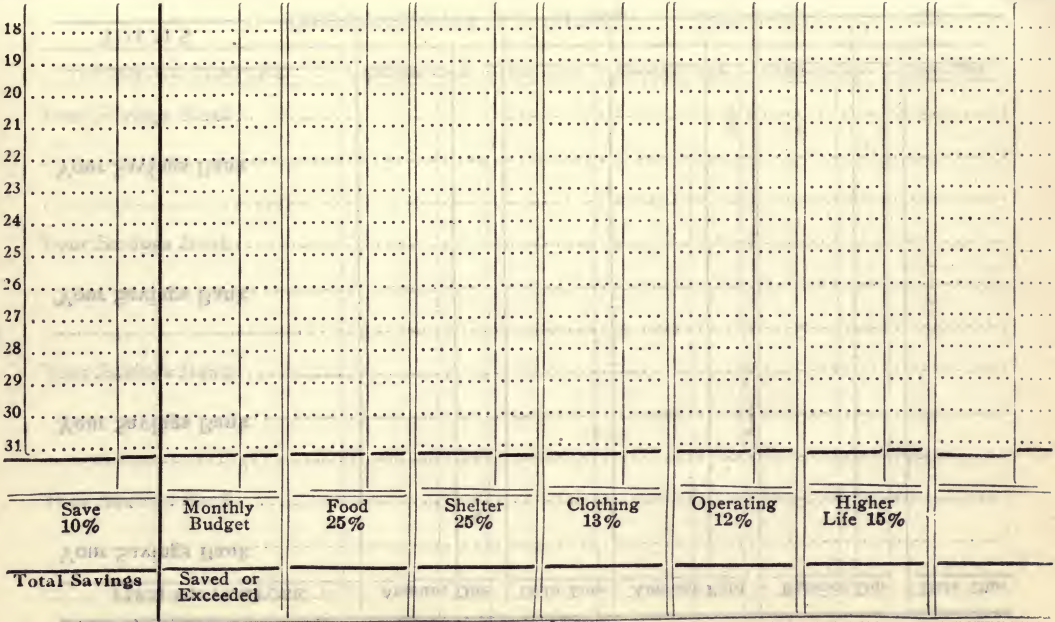

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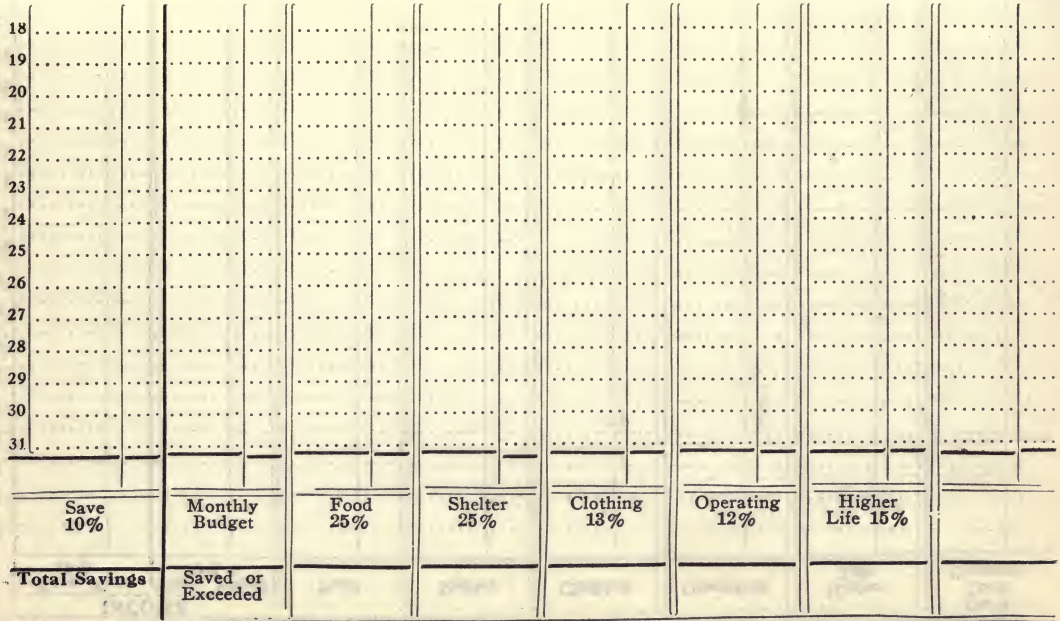

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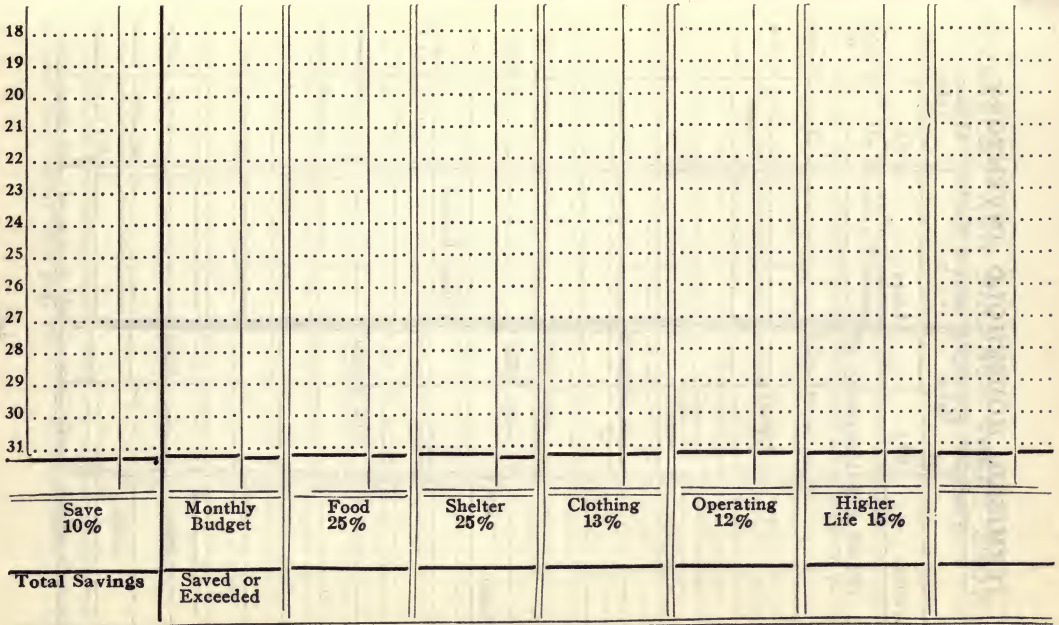

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ITEMIZED HOUSEHOLD INVENTORY

	Value			Value	
Furniture			Linen		
Clothes					
			China—Kitchen		

INVENTORY AND BALANCE SHEET SHOWING WHAT I AM WORTH TODAY.

Date.....192...

CREDIT: My Property Consists of			My Obligations are: DEBIT		
Cash on Hand			Bills Due		
Cash in Bank					
Real Estate					
			Mortgage		
			Bldg. Loan		
Furniture			Other Loans		
Fixtures					
Auto-Boat			Interest Due		
Stocks—Bonds					
Total			Total		
Deduct Debit Amt.					
I AM WORTH					

How much has the use of the National Home Budget System increased your worth? See page 20.

WEIGHTS AND MEASURES

Troy Weight

24 grains=1 pwt.
20 pwts.=1 ounce.
12 ounces=1 pound.

Used for weighing gold, silver and jewels.

Apothecaries' Weight

20 grains=1 scruple.
3 scruples=1 dram.
8 drams=1 ounce.
12 ounces=1 pound.

The ounce and pound in this are the same as in Troy weight

Avoirdupois Weight

27 11-32 grains=1 dram.
16 drams=1 ounce.
16 ounces=1 pound.
25 pounds=1 quarter.
4 quarters=1 cwt.
2,000 lbs.=1 short ton.
2,240 lbs.=1 long ton.

Dry Measure

2 pints=1 quart.
8 quarts=1 peck.
4 pecks=1 bushel.
36 bushels=1 chaldron.

Liquid Measure

4 gills=1 pint.
2 pints=1 quart.
4 quarts=1 gallon.
31½ gallons=1 barrel.
2 barrels=1 hogshead.

Mariners' Measure

6 feet=1 fathom.
120 fathoms=1 cab.le'th.
7½ cable lengths=1 mile.
5,280 feet=1 stat. mile.
6,085 feet=1 naut. mile.

Misellaneous

3 inches=1 palm.
4 inches=1 hand.
6 inches=1 span.
18 inches=1 cubit.
21.8 in.=1 Bible cubit.
2½ feet=1 military pace.

Square Measure

144 sq. inches=1 sq. ft.
9 sq. feet=1 sq. yard.
30¼ sq. yds.=1 sq. rod.
40 sq. rods=1 rood.
4 roods=1 acre.
640 acres=1 sq. mile.

Surveyors' Measure

7.92 inches=1 link.
25 links=1 rod.
4 rods=1 chain.
10 sq. chains or 160 square rods=1 acre.
640 acres=1 sq. mile.
36 sq. miles (6 miles sq.)=1 township.

Cubic Measure

1,728 cubic in.=1 cub ft.
27 cubic ft.=1 cubic yd.
2,150.42 cubic inches=1 standard bushel.
268.8 cubic in.=1 standard gallon.
1 cubic foot=about four-fifths of a bushel.
128 c. ft.=1 cord (wood)
40 c. ft.=ton (shipping)

Long Measure

12 inches=1 foot.
3 feet=1 yard.
5½ yards=1 rod.
40 rods=1 furlong.
8 furlongs=1 sta. mile.
3 miles=1 league.

BUSINESS LAWS

Principals are responsible for the acts of their agents.

Contracts made on Sunday cannot be enforced. Written contracts concerning land must be under seal.

Notes do not bear interest unless it is so stated.

If a note is lost or stolen, the maker is not released if the consideration and amount can be proved.

Demand notes are payable when presented, without grace, and bear legal interest after a demand, if not so written.

An endorser on a demand note can be held only for a limited time, variable in different states.

To be negotiable a note must either be made payable to bearer or be properly endorsed by the person to whose order it is made.

If the endorser desires to avoid responsibility, he can endorse "without recourse."

Notes becoming due on Sunday or a legal holiday are, as a rule, payable on the day following.

A note made on Sunday, or one dated ahead of its issue, is void, but it may be dated back.

If a note is altered in any way by the holder it becomes void.

A note made by a minor is void in some states and is voidable on judicial decision in others.

A contract with a minor or a lunatic is void.

If a note is not paid when due, the endorsers, if any, should be legally notified to be holden.

A note obtained by fraud or given by an intoxicated person cannot be collected.

It is a fraud to conceal a fraud.

Signatures with a lead pencil are good in law.

The acts of one partner bind the others.

Each individual in a partnership is responsible for all the debts of the firm except in the case of a special partnership.

The word "limited" in connection with firm names indicates a limitation of responsibility for each member.

An agreement without consideration of value is void.

'Value received" should be written in a note, but it is not necessary. When not written, it is presumed by law or may be shown by proof.

A consideration is not sufficient in law if it is illegal in its nature.

An endorser of a note is exempt from liability if not served with notice of its dishonor within 24 hours of its non-payment.

If a letter containing notice of protest of non-payment be put into the Post Office, any miscarriage does not affect the party giving notice.

Notice of protest may be sent either to the place of business or residence of the party notified.

A receipt for money is not legally conclusive.

MEMORANDA

STOCKS, BONDS, ETC. **Insurance Policies**

Numbers _____ Numbers _____

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

In case of accident notify _____
Name

Phone _____

Address _____

Property of _____
Name

Address _____

Weight _____

Height _____

Make ..... Style ..... Model .....

Car No. ..... License No. .....

Engine No. ..... Cost or Investment .....

Type Insurance .....

Monthly cost to operate approximately 2% a month on investment, plus insurance, plus Garage, plus Gas, Oil and Tires.

MO.		Gasoline and Oil Price	Price	Price	Price	Speedo'ter Reading at Start
1	Gal.					
	Qts.					
2	Gal.					
	Qts.					
3	Gal.					
	Qts					
4	Gal.					
	Qts.					
5	Gal.					
	Qts.					
6	Gal.					
	Qts.					
7	Gal.					
	Qts.					
8	Gal.					
	Qts.					
9	Gal.					
	Qts.					
10	Gal.					
	Qts.					
11	Gal.					
	Qts.					
12	Gal.					
	Qts.					

Note: Subtract last mo's speedometer reading from present reading and divide by No. gal. gas. to obtain miles per gal. New tires—To get mileage make special note in the Speedometer Reading Col. when put on.

FORTY-FOUR LARGEST CITIES OF THE UNITED STATES.

New York	5,620,048	Jersey City	298,103
Chicago	2,701,705	Rochester, N. Y.	295,750
Brooklyn	2,018,356	Portland, Ore.	258,288
Philadelphia	1,823,779	Denver	256,491
Detroit	993,678	Toledo	243,164
Cleveland	796,841	Providence, R. I.	237,595
St. Louis	772,897	Columbus, Ohio	237,031
Boston	748,060	Louisville	234,891
Baltimore	733,826	St. Paul	234,698
Pittsburgh	588,343	Oakland, Calif.	216,261
Los Angles	576,673	Akron, Ohio	208,435
Buffalo	506,775	Atlanta, Ga.	200,616
San Francisco	506,676	Omaha, Neb.	191,601
Milwaukee	457,147	Worcester, Mass.	179,754
Washington, D. C.	437,571	Birmingham, Ala.	178,806
Newark, N. J.	414,524	Syracuse, N. Y.	171,717
Cincinnati	401,247	Richmond, Va.	171,667
New Orleans	387,219	New Haven, Conn.	162,537
Minneapolis	380,582	Memphis, Tenn.	162,351
Kansas City	324,410	San Antonio, Tex.	161,379
Seattle	315,312	Dallas, Tex.	158,976
Indianapolis	314,194	Dayton, Ohio	152,559

DISTANCE BETWEEN CITIES IN THE UNITED STATES.

CITY	New York	Chicago	New Orleans	San Francisco
Atlanta, Ga.	876	733	496	2,810
Baltimore, Md.	188	802	1,184	3,081
Boston, Mass.	235	1,034	1,607	3,313
Buffalo, N. Y.	442	525	1,275	2,804
Cincinnati, Ohio	757	298	829	2,377
Cleveland, Ohio	584	357	1,092	2,636
Denver, Colo.	1,930	1,022	1,357	1,376
Detroit, Mich.	693	272	1,100	2,551
Duluth, Minn.	1,391	479	1,391	2,243
El Paso, Tex.	2,310	1,465	1,195	1,287
Galveston, Tex.	1,782	1,145	410	2,157
Helena, Mont.	2,452	1,540	2,152	1,255
Indianapolis, Ind.	825	183	888	2,462
Jacksonville, Fla.	983	1,097	616	3,098
Kansas City, Mo.	1,342	458	880	1,986
Los Angeles, Cal.	3,149	2,265	2,007	475
Louisville, Ky.	871	304	778	2,473
Memphis, Tenn.	1,157	527	396	2,439
Milwaukee, Wis.	997	85	997	2,364
Minneapolis, Minn.	1,332	420	1,285	2,101
Mobile, Ala.	1,231	929	141	2,623
New Orleans, La.	1,372	912		2,482
New York, N. Y.		912	1,372	3,191
Ogden, Utah	2,405	1,494	1,891	786
Omaha, Neb.	1,405	493	1,080	1,786
Philadelphia, Pa.	91	821	1,281	3,100
Pittsburgh, Pa.	444	468	1,142	2,747
Portland, Me.	350	1,149	1,722	3,428
Portland, Ore.	3,204	2,292	2,746	722
San Antonio, Tex.	1,943	1,204	571	1,911
San Francisco, Cal.	3,191	2,274	2,482	
Seattle Wash.	3,151	2,239	2,931	957
St. Paul, Minn.	1,322	410	1,275	2,091
St. Louis, Mo.	1,065	284	699	2,199
Toledo, Ohio	705	244	1,040	2,523
Washington, D. C.	228	790	1,144	2,069

PARCEL POST RATES.

Zone of Distances	First lb.	Ea. add. lb.
City and rural delivery	$0.05	$0.00½
Within 50 miles, 1st zone	.05	.01
50 to 150 miles, 2d zone	.05	.01
150 to 300 miles, 3d zone	.06	.02
300 to 600 miles, 4th zone	.07	.04
600 to 1,000 miles, 5th zone	.08	.06
1,000 to 1,400 miles, 6th zone	.09	.08
1,400 to 1,800 miles, 7th zone	.11	.10
*1,800 miles and over, 8th zone	.12	.12

*Includes non-contiguous possessions.

Restrictions

Four ozs. or under, 1c per oz. Over 4 ozs. considered 1 pound. Fractional pounds considered pounds.

NOTE—Local delivery within first and second zones, weight limit, 50 pounds; balance zones, 20 pounds.

Books over 8 ozs. carried at parcel post rates; under 8 ozs., 1c for each 2 ozs.

RATES OF POSTAGE.

For United States, Alaska, Cuba, Porto Rico, Hawaii, Guam, Tutuila and Phillippine Islands

First-Class Matter, two cents an ounce.—Letters and all other written matter (whether sealed or not), excepting manuscript copy accompanying proof-sheets, also all matter sealed, 2 cents an ounce, excepting drop letters at NON-CARRIER offices, 1 cent an ounce. Postal cards 1c each. Return cards, 2c each.

Second Class, one cent for four ounces.—Newspapers and periodicals, published quarterly and oftener, and entered as second-class matter. Publishers' rate, 1c a pound. The general public pay by affixing stamps at the rate of 1c for each 4 ounces or part thereof, when not sealed.

Third Class, one cent for two ounces.—Books, (printed, not blank) circulars, other printed matter, proof-sheets and manuscript copy accompanying same, photographs, catalogs, valentines, sheet music, chromos, posters, lithographs and printed advertising matter, all, when not sealed, 1 cent for 2 ounces, or fraction thereof. No writing allowed.

Sealing.—Any matter is regarded as sealed when it is not so wrapped as to allow of a thorough examination without in any way injuring the wrapper.

Registration. — First, third and fourth-class matter may be registered at any Post Office. The fee is 10 cents in stamps in addition to the regular postage.

Special Delivery (extra, in addition to regular postage), ten cents.

Postal Money Orders.—Sums not exceeding

$ 2.50.....3c	$20.00.....10c	$50.00.....18c
5.00.....5c	30.00.....12c	60.00.....20c
10.00.....8c	40.00.....15c	75.00.....25c
	$100.00.....30c	

INTEREST CALCULATIONS.

RULE—Multiply the principal by as many one-hundredths as there are days, and then divide as follows:

Per cent	4	5	6	7	8	9	10	12
Divide by	90	72	60	52	45	40	36	30

EXAMPLES—Interest on $100 for 90 days at 5 per cent: 100 x .90= 9.00 divided by 72=1.25; one dollar and 25 cents; on $1 for 30 days at 6 per cent: 1 x .30= .300, divided by 60= .005 (5 mills).

TABLE—Showing the number of days from any day in one month to the same date in any other month.

From To	Jan.	Feb.	Mch.	April	May	June
January	365	31	50	90	120	151
February	334	365	28	59	89	120
March	306	337	365	31	61	92
April	275	306	334	365	30	61
May	245	276	304	335	365	31
June	214	245	274	304	334	365
July	184	215	243	273	304	335
August	153	184	212	243	273	304
September	122	153	181	212	242	275
October	92	123	151	182	212	243
November	61	92	120	151	181	212
December	31	62	90	121	151	182

From To	July	Aug.	Sept.	Oct.	Nov.	Dec.
January	181	212	243	273	304	334
February	150	181	212	242	273	303
March	122	153	184	214	245	275
April	91	122	153	183	214	244
May	61	92	123	153	184	214
June	31	62	92	122	153	183
July	365	30	61	92	123	153
August	334	365	31	61	92	122
September	303	334	365	30	61	91
October	273	304	335	365	31	61
November	242	273	304	334	365	30
December	212	243	274	304	335	365

EXAMPLE—How many days from May 5th to October 5th? Look for May at left hand and October at the top; in the angle is 153. In Leap Year add one day if February is included.

TABLE—Showing the time in which a sum will double itself at the following rates of interest.

Rate	Simple Interest	Compound Interest
2 per cent	50 years	35 years, 1 day
3 per cent	33 years, 4 months	23 years, 164 days
4 per cent	25 years	17 years, 246 days
5 per cent	20 years	14 years, 75 days
6 per cent	16 years, 8 months	11 years, 327 days
8 per cent	12 years, 6 months	9 years, 2 days
10 per cent	10 years	7 years, 100 days

FORMULAS AND TABLES.

To find diameter of a circle multiply circumference by .31831.

To find circumference of a circle multiply diameter by 3.1416.

To find area of a circle multiply square of diameter by .7854.

To find surface of a ball multiply square of diameter by 3.1416.

To find side of an equal square multiply diameter by .8862.

To find cubic inches in a ball multiply cube of diameter by .5236.

Doubling the diameter of a pipe increases its capacity four times.

Double riveting is from 16 to 20 per cent stronger than single.

One cubic foot of anthracite coal weighs about 53 pounds.

One cubic foot of bituminous coal weighs from 47 to 50 pounds.

One ton of coal is equivalent to two cords of wood for steam purposes.

A gallon of water (U. S. Standard) weighs 8½ pounds and contains 231 cubic inches.

There are nine square feet of heating surface to each square foot of grate surface.

A cubic foot of water contains 7½ gallons, 1,728 cubic inches, and weighs 62½ pounds.

Each nominal horse power of a boiler requires 30 to 35 pounds of water per hour.

To sharpen dull files lay them in dilute sulphuric acid until they are eaten deep enough.

A horse power is equivalent to raising 33,000 pounds one foot per minute, or 550 pounds one foot per second.

The average consumption of coal for steam boilers is 12 pounds per hour for each square foot of grate surface.

To find the pressure in pounds per square inch of a column of water, multiply the heights of the column in feet by 434.

CHART FOR SELECTING A "BALANCED RATION"

The selection of a "balanced ration" from the chart on opposite page can be made, so that; one can **live within their means**, and at the same time "Eat and grow fat," or "Eat and grow thin."

In general the average adult person to maintain their proper weight according to their height, should consume between 2,400 and 3,600 calories every 24 hours.

The term "balanced ration" means the adjustment of nutrients in the food in such a way as to secure complete and perfect nutrition without loading the body with an excess of any one element. This is also an important point on the score of economy. A large percentage of all the earnings of man is expended for food products, and hence these products should be used in a manner to secure the best results possible. If, by a practice of scientific nutrition—10% of the value of foods could be saved, it would create a fund, which, could it be utilized, would minister in the highest degree to the comfort and welfare of the human family and form an abundant pension for old age. The term calory is used to denote the amount of heat forming material contained in one unit weight of a food product.—Harvey Wiley.

WHAT A WOMAN SHOULD WEIGH:						WHAT A MAN SHOULD WEIGH:					
4	Ft.	10	in.	108	Lbs.	5	Ft.	1	in.	120	Lbs.
4	"	11	"	112	"	5	"	2	"	125	"
5	"	0	"	114	"	5	"	3	"	130	"
5	"	1	"	118	"	5	"	4	"	135	"
5	"	2	"	123	"	5	"	5	"	141	"
5	"	3	"	126	"	5	"	6	"	145	"
5	"	4	"	129	"	5	"	7	"	150	"
5	"	5	"	133	"	5	"	8	"	154	"
5	"	6	"	137	"	5	"	9	"	159	"
5	"	7	"	142	"	5	"	10	"	164	"
5	"	8	"	146	"	5	"	11	"	169	"
5	"	9	"	150	"	6	"	0	"	175	"
5	"	10	"	154	"	6	"	1	"	181	"
5	"	11	"	158	"	6	"	2	"	188	"

It should be noted, while a pound of any certain food may contain more calories than a pound of some other food; that doesn't mean it is more valuable. Milk is considered by many as the most perfect single food item, and the chart shows it to have a low calory value compared with other food. Therefore a great deal of study and experimenting is necessary to balance a ration to fit each particular person's need. But the chart on opposite page should be useful inasmuch as it shows the percentage of fat found in various food and as a general rule fat people are fond of food in which this percentage runs high and thin people eat sparingly of this same food.

FOOD	Fuel Value per Pound	Refuse	Water	Protein	Fat	Carbo-hydrates	Ash
	Cal-ories	%	%	%	%	%	%
Meats							
Beef	1135	20.8	43.8	13.9	21,2	.....	0.8
Veal	745	21.3	52.0	15.4	11.0	.....	0.8
Mutton	1770	9.9	39.0	13.8	36.9	.....	0.6
Lamb	1075	19.1	45.5	15.4	19.1	.....	0.8
Fresh Pork	1450	12.4	44.9	12.0	29.8	.....	0.7
Salt Pork	3555	.....	7.9	1.9	86.2	.....	3.9
Ham	1635	13.6	34.8	14.2	33.4	.....	4.2
Bacon	2715	7.7	17.4	9.1	62.2	.....	4.1
Sausage	2075	.....	39.8	13.0	44.2	1.1	2.2
Poultry							
Goose	1475	17.6	38.5	13.4	29.8	.....	0.7
Turkey	1060	22.7	42.4	16.1	18.4	.....	0.8
Chicken	305	41.6	43.7	12.8	1.4	.....	0.7
Fish							
Halibut	475	17.7	61.9	15.3	4.4	.....	0.9
Shad	380	50.1	35.2	9.4	4.8	.....	0.7
Canned Salmon	915	.....	63.5	21.8	12.1	.....	2.6
Cod	220	29.9	58.3	11.1	0.2	.....	0.8
Mackerel	370	44.7	40.4	10.2	4.2	.....	0.7
Dairy Products							
Eggs	635	11.2	65.5	13.1	9.3	.....	0.9
Butter	3410	.....	11.0	1.0	85.0	.....	3.0
Milk	310	.....	87.0	3.3	4.0	5.0	0.7
Cheese	1885	.....	34.2	25.9	33.7	2.4	3.8
Bread							
Wholewheat	1650	.....	11.4	13.8	1.9	71.9	1.0
Graham	1645	.....	11.3	13.3	2.2	71.4	1.8
White	1635	.....	12.0	11.4	1.0	75.1	0.5
Rye	1620	.....	12.9	6.8	0.9	78.7	0.7
Sugar							
Granulated	1750	.....	.....	.....	.....	100.0	.....
Vegetables							
Beans	1520	.....	12.6	22.5	1.8	59.6	3.5
Peas	1565	.....	9.5	24.6	1.0	62.0	2.9
Potatoes	295	20.0	62.6	1.8	0.1	14.7	0.8
Corn	430	.....	76.1	2.8	1.2	19.0	0.9
Fruits							
Apples	190	25.0	63.3	0.3	0.3	10.8	0.3
Bananas	260	35.0	48.9	0.8	0.4	14.3	0.6
Grapes	295	25.0	58.0	1.0	1.2	14.4	0.4
Nuts							
Peanuts	1775	24.5	6.9	19.5	29.1	18.5	1.5
Coconut	2865	.....	3.5	6.3	57.4	31.5	1.3
Almonds	1515	45.0	2.7	11.5	30.2	9.5	1.1
English Walnuts	1250	58.1	1.0	6.9	26.6	6.8	0.6
Pecans	1465	53.2	1.4	5.2	33.3	6.2	0.7
Miscellaneous							
Chocolate	5625	.....	5.9	12.9	48.7	30.3	2.2
Cereal Coffee	30	.....	98.2	0.2	.....	1.4	0.2
Genuine Coffee	.....	.....	100	.....	.....	.....	.....

Practically no nutrients in genuine coffee.

WHAT EVERY WOMAN WANTS.

Home—the cherished dream of youth—a haven strong and beautiful in which to rear her children—a haven of sunshine and laughter.

From the day that a young couple marries the instinct to build a home for themselves will persist. To those who have used this book constantly for one year this "dream home" should be nearer a reality.

Before investing your savings, whether it be in a home or stocks and bonds—consult your banker first. He will cheerfully advise you. Many have lost the savings of a lifetime through flowery get-rich-quick schemes. Remember your banker knows the trend business is taking and is the one best able to direct you.

If your heart's desire is a cozy home—get it while the years are young. It will help you to be successful. It will bring out the best that is in you. Get it for your own good—for the good of your family—for the good of the nation.

There is no money more easily earned than interest money.
The more you have working for you, the less
you will need to work in your old age.

MONEY DEPOSITED REGULARLY WILL PROVIDE FOR YOUR FUTURE

Deposits of $1.00 to $10.00 Weekly at 4 Per Cent Compounded Semi-Annually Accumulate as Follows:

Weekly Deposits	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
$ 1.00	$ 53.05	$ 108.24	$ 165.65	$ 225.38	$ 287.53	$ 352.19	$ 419.46	$ 489.45	$ 562.27	$ 638.04
2.00	106.09	216.46	331.30	450.78	575.09	704.41	838.96	978.95	1,124.59	1,276.11
3.00	159.13	324.69	496.94	676.15	862.50	1,056.48	1,258.30	1,468.27	1,686.73	1,914.00
4.00	212.18	432.93	662.60	901.55	1,150.15	1,408.79	1,677.89	1,957.86	2,249.14	2,552.18
5.00	265.23	541.17	827.26	1,123.89	1,432.50	1,753.58	2,087.63	2,435.17	2,796.75	3,182.94
6.00	318.27	649.40	993.91	1,352.44	1,725.25	2,113.22	2,496.46	2,915.59	3,351.65	3,805.32
7.00	371.32	757.64	1,159.56	1,577.72	2,012.77	2,465.41	2,936.33	3,426.28	3,936.02	4,466.35
8.00	424.36	865.87	1,325.22	1,803.12	2,300.33	2,817.63	3,355.82	3,915.76	4,498.32	5,104.42
9.00	477.41	974.11	1,490.87	2,028.51	2,587.87	3,169.83	3,775.30	4,405.23	5,060.60	5,742.45
10.00	530.45	1,082.33	1,656.51	2,253.88	2,875.39	3,522.01	4,194.75	4,894.66	5,622.85	6,380.47

"Bees are wise. They save their honey.
You be wise, and save your money."

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